

# UNITED STATES BANKRUPTCY COURT

## Eastern District of Michigan

In re Jeffrey P. Shinski  
and Mollie R. Shinski

Case No.12-42572-MBM

Chapter 13  
Judge McIvor

### Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to §1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: Flagstar Bank, FSB

Court claim no. (if known): 11

<b>Last four digits</b> of any number you use to identify the debtor's account:	<u>5819</u>	<b>Date of payment change:</b> Must be at least 21 days after date September 1, 2014 of this notice  <b>New total payment:</b> <span style="float: right;">\$764.78</span> Principal, interest, and escrow, if any
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### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Escrow Analysis

Current escrow payment: \$169.13

New escrow payment: \$155.75

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$609.03

New principal and interest payment: \$609.03

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$778.16

New mortgage payment: \$764.78

## Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box

☐ I am the creditor ☒ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/ Brett A. Border Date 07/23/2014  
Signature

**Print:** Brett A. Border (P65534) Title Bankruptcy attorney  
First name Middle Name Last name

Company SCHNEIDERMAN & SHERMAN, P.C.

Address 23938 Research Drive, Suite 300  
Number Street

Farmington Hills MI 48335  
City State Zip Code

Contact phone 248-539-7400 Email: bborder@sspclegal.com

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN

In The Matter of:

Jeffrey P. Shinski  
&  
Mollie R. Shinski

Chapter 13  
Case 12-42572-MBM  
Judge McIvor

STATE OF MICHIGAN  
COUNTY OF OAKLAND

**PROOF OF SERVICE**

Brett A. Border, being first duly sworn, deposes and says that he is employed by SCHNEIDERMAN & SHERMAN, P.C., Attorneys at Law, and that on the 23rd day of July, 2014, a copy of the Payment Change Notice was served upon the following parties either electronically, or by depositing said copies in the U.S. Mail, postage paid:

Jeffrey P. & Mollie R. Shinski  
6523 Ackerson Lake Rd  
Jackson, MI 49201

David Ruskin  
26555 Evergreen  
Suite #1100  
Southfield, MI 48076

Donald C. Wilson  
700 Towner Street  
Ypsilanti, MI 48198

I certify under penalty of perjury that the foregoing is true and correct.

/S/ Brett A. Border  
Brett A. Border (P65534)  
[bborder@sspclegal.com](mailto:bborder@sspclegal.com)  
Attorney for Flagstar Bank, FSB  
23938 Research Drive, Suite 300  
Farmington Hills, Michigan 48335  
248-539-7400



Please send escrow shortage payments to:  
PO Box 1606  
Troy, MI 48099-1606

ANNUAL ESCROW  
DISCLOSURE STATEMENT

1-655-57912-0000019-001-1-000-000-000-000



JEFFREY P SHINSKI  
6523 ACKERSON LAKE RD  
JACKSON MI 49201-9828

ANNUAL ESCROW ANALYSIS

Account Number: [REDACTED]  
Due Date: 07/01/14  
Analysis Date: 06/18/14

Property at: 6523 ACKERSON LAKE RD  
JACKSON, MI 49201  
If you have any questions, contact the Customer Service  
Department at (800)968-7700.  
Hours: Monday - Friday 7:30 a.m. - 8:00 p.m. (ET)  
Saturday 7:30 a.m. - 4:00 p.m. (ET)  
Visit our website at [flagstar.com](http://flagstar.com).

MORTGAGE PAYMENT

New Monthly Payment Amount:	\$764.78	New Payment Effective:	September 01, 2014
	CURRENT PAYMENT		NEW PAYMENT
PRINCIPAL/INTEREST	609.03		609.03
MONTHLY ESCROW PAYMENT	169.13		156.03
OTHER	0.00		0.00
TOTAL PAYMENT	\$778.16		\$765.06

COMING YEAR ESCROW PROJECTION

Please keep this statement for reference next year.

DATE	DESCRIPTION	ESCROW PAYMENT	ESCROW DISBURSEMENTS	PROJECTED BALANCE	REQUIRED BALANCE
	Beginning Balance			241.05	238.01
9/14	RBP/MIP	156.03	-37.01	360.07	357.03
10/14	RBP/MIP	156.03	-37.01	479.09	476.05
11/14	RBP/MIP	156.03	-37.01	598.11	595.07
12/14	RBP/MIP	156.03	-37.01	717.13	714.09
12/14	CITY SEMI 2N	0.00	-223.97	493.16	490.12
1/15	RBP/MIP	156.03	-37.01	612.18	609.14
2/15	RBP/MIP	156.03	-37.01	731.20	728.16
3/15	RBP/MIP	156.03	-37.01	850.22	847.18
4/15	RBP/MIP	156.03	-37.01	969.24	966.20
5/15	RBP/MIP	156.03	-37.01	1,088.26	1,085.22
6/15	RBP/MIP	156.03	-37.01	1,207.28	1,204.24
7/15	RBP/MIP	156.03	-37.01	1,326.30	1,323.26
8/15	RBP/MIP	156.03	-37.01	1,445.32	1,442.28
8/15	CITY SEMI 1S	0.00	-571.24	874.08	871.04
8/15	HAZARD	0.00	-633.00	241.08	238.04
TOTAL:			-\$1,872.33		

DETERMINING YOUR ESCROW SHORTAGE/SURPLUS

Your beginning escrow balance as of your 8/31/14 payment, assuming timely receipt of all payments and disbursement of all items due, will be \$238.01. Your base escrow payment beginning 09/01/14 is \$156.03. This is determined by adding up the total disbursements (taxes and/or insurance) to be paid from your escrow account during the next year and dividing them by 12.

MORTGAGE INS	444.12
CITY TAX	795.21
HAZARD INS	633.00

TOTAL DISBURSEMENTS \$1,872.33 divided by 12 = \$156.03 base escrow payment

If all disbursements are not reflected in the coming year escrow projections, it will be calculated correctly in the base escrow payment.

According to Federal Law, (RESPA), the escrow balance of your loan should not go below 1/6th of your total disbursements for the year and the escrow balance must reach the low point at least once during the year. This 1/6th represents a two month "escrow cushion" (minus PMI/MIP) which currently is \$238.04.

The low point on your loan will be reached in the month of August. At that time, your escrow balance is projected to be over by \$3.04. We determined this by subtracting your escrow cushion from the low point balance.

Low Point Balance	241.08
Escrow Cushion	238.04

ESCROW OVERAGE 3.04

Due to the small amount of the overage, we are retaining it in escrow to offset any future increases. The overage has been divided by 11 months which is when the low point will be reached in the month of August and we have deducted this amount from your new monthly escrow payment.

Your new monthly escrow payment is:	\$155.75
The amount added to your payment for optional items is:	\$0.00
Your monthly principal and interest payment is:	\$609.03
NEW MONTHLY PAYMENT EFFECTIVE 09/01/2014 is:	\$764.78

⌵ DETACH AND RETURN THE BOTTOM PORTION WITH PAYMENT USING ENCLOSED ENVELOPE. RETAIN TOP PORTION FOR YOUR RECORDS. ⌵

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
ACCOUNT HISTORY

ACCOUNT NUMBER: [REDACTED]

ANALYSIS DATE: 6/18/14

- Please Note:
- Your new monthly escrow payment is calculated by adding all of your disbursements (except for PMI, if applicable) and dividing this figure by 12, to represent 1/12th of your projected annual escrow disbursements.

This is a statement of actual activity in your escrow account from 10-01-13 thru 08-31-14. This section provides last year's projections and compares it with actual activity.

MONTH	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	ITEM DESCRIPTION	PROJECTED ESCROW RUNNING BALANCE	ACTUAL ESCROW RUNNING BALANCE
STARTING BALANCE:						\$360.28	\$215.94
October	157.10	338.26 *	37.01	0.00 *	RBP/MIP	480.37	554.20
October	0.00	0.00	0.00	37.01 *	RBP/MIP	480.37	517.19
November	157.10	169.13 *	37.01	0.00 *	RBP/MIP	600.46	686.32
November	0.00	0.00	0.00	37.01 *	RBP/MIP	600.46	649.31
December	157.10	0.00 *	37.01	0.00 *	RBP/MIP	720.55	649.31
December	0.00	0.00	236.85	223.97 *	CITY SEMI 2N	483.70	425.34
December	0.00	0.00	0.00	37.01 *	RBP/MIP	483.70	388.33
January	157.10	169.13 *	37.01	0.00 *	RBP/MIP	603.79	557.46
January	0.00	0.00	0.00	37.01 *	RBP/MIP	603.79	520.45
February	157.10	169.13 *	37.01	0.00 *	RBP/MIP	723.88	689.58
February	0.00	0.00	0.00	37.01 *	RBP/MIP	723.88	652.57
March	157.10	338.26 *	37.01	0.00 *	RBP/MIP	843.97	990.83
March	0.00	0.00	0.00	37.01 *	RBP/MIP	843.97	953.82
April	157.10	169.13 *	37.01	0.00 *	RBP/MIP	964.06	1,122.95
April	0.00	0.00	0.00	37.01 *	RBP/MIP	964.06	1,085.94
May	157.10	169.13 *	37.01	0.00 *	RBP/MIP	1,084.15	1,255.07
May	0.00	0.00	0.00	37.01 *	RBP/MIP	1,084.15	1,218.06
June	157.10	0.00 *	37.01	0.00 *	RBP/MIP	1,204.24	1,218.06
June	0.00	0.00	0.00	37.01 *	RBP/MIP	1,204.24	1,181.05
July	157.10 @	169.13 *	37.01 @	37.01	RBP/MIP	1,324.33	1,313.17
August	157.10 @	169.13 *	37.01 @	37.01	RBP/MIP	1,444.42	1,445.29
August	0.00 @	0.00	571.24 @	571.24	CITY SEMI 1S	873.18	874.05
August	0.00 @	0.00	633.00 @	633.00	HAZARD	240.18	241.05
September	157.10 @	0.00 *	37.01 @	0.00 *	RBP/MIP	360.27	241.05
Total:	1,885.20	1,860.43	1,885.21	1,835.32			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount.  
An @ symbol indicates a scheduled payment to or from your escrow account which has not been made.

Last year, we anticipated that payments from your account would be made during this period equaling \$1,885.21. Under Federal law, your lowest monthly balance should not have exceeded \$240.18 or 1/6th of anticipated payments from the account, unless your mortgage contract or State Law specifies a lower amount.

Your actual lowest monthly balance was less than \$241.05. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call us at 800-968-7700.

IMPORTANT MESSAGES

- PLEASE NOTE:
- Escrow Shortages/Overages occur when your property taxes and/or insurance increase or decrease.
  - Questions with regard to an increase/decrease in your taxes should be directed to your local Tax Office.
  - Questions with regard to an increase/decrease in your hazard/homeowners insurance should be directed to your agent.
  - If you have auto debit for your mortgage payment, please contact our office if you would like to change your current additional principal debit.